

Your Long-Term Care Path

To help you best plan for your long-term care, at your age, we've pulled together a list of important **things you should know** and **can do** now to help you prepare for later.

Things You Should Know

- Medicare **only** pays for long-term care if you require skilled services or rehabilitative care and Medicare **does not** pay for non-skilled assistance with Activities of Daily Living (ADL), which make up the majority of long-term care services. Read the section on [Medicare](#) for more information.
- There are many different ways to receive care and many different settings in which to receive it. To learn more about different care setting, see the [Where You Can Receive Care](#) section of the site.
- You may be able to receive care from providers and/or local programs in your community. Learn more about local options by visiting the [Finding Services](#) page.
- The need for long-term care often follows a fall. By learning to prevent a fall, you may delay your need for long-term care and even prolong your time at home. Find tips on [Falls Prevention](#).
- Being close to children or other family is often important when long-term care services are needed.
- By obtaining an Advanced Care Directive you can inform your family or loved ones about how to make important health decisions for you, should you no longer be able to make those decisions for yourself. Consult the [Advance Care Plan Considerations](#) page for more information.
- While insurance may not be possible there are other options such as a [reverse mortgage](#), or savings. Refer to the [Costs & How to Pay](#) section for further information on age-appropriate options.
- Modifying your home may allow you to stay there longer, as you age. Refer to the [Staying in Your Home](#) page for ideas.
- If you plan on moving to a facility consider the different types of facilities, their associated costs, amenities, and locations. See the [Living in a Facility](#) section for more information.

Things You Can Do

- Obtain an advanced care directive: [Advance Care Plan Considerations](#)
- Consider home modifications: [Staying in Your Home](#)
- Consider different types of facilities: [Living in a Facility](#)
- Make a plan how you will pay for services:
 - [Costs of Care](#)
 - [What is Covered by Health & Disability Insurance](#)
 - [Using Life Insurance to Pay for Long-term Care](#)
 - [Reverse Mortgages](#)

YOUR PATHFINDER ANSWERS:

How old are you? ☒ 65+

Do you currently require long-term care services? ☒ No